

# HRSC East Employee Benefits Update

## Federal Long Term Care Insurance Program (FLTCIP)

The Long Term Care Security Act (PL 106-265) was signed into law on 19 September 2000. It provides for the establishment of a program under which long-term care insurance is made available to Federal employees, members of the uniformed services, and civilian and military retirees. The Office of Personnel Management (OPM) has selected Metropolitan Life Insurance Company and John Hancock Life Insurance Company as the insurers for the FLTCIP.

All employees who apply for the insurance will not be eligible for the standard insurance. However, all employees who apply will be offered something, perhaps non-standard insurance (different benefits and/or higher premiums) or a non-insurance product. It is not like the Federal Employees Health Benefits Program where everyone eligible who applies for a given policy gets the same coverage and pays the same premium.

An early enrollment opportunity for the FLTCIP is scheduled for early 2002, maybe March, due to significant interest from individuals who are familiar with long-term care insurance coverage. Information about the early-enrollment period will be available soon from OPM.

OPM is not encouraging early enrollment unless the applicants have already informed themselves about long term care insurance. Most employees should wait for the educational and informational materials that will begin this spring and extend throughout the open season that will be conducted in late summer/early fall of 2002.

During the early enrollment period, individuals may have more limited choices of benefits than during the open season in late summer/early fall 2002. Payroll deduction will not be available during the early enrollment period. Since applicants for early enrollment will have to answer questions about their health, the effective date of coverage will vary from applicant to applicant. Early enrollers may be able to change their coverage later during the late summer/early fall open season.

At this time, the only information about the LTCIP is available on the OPM homepage at <http://www.opm.gov/insure/ltc/hr.htm>. The HRSC East will distribute information about the LTCIP as it becomes available.

If you have any questions, please call The Benefits Line at 1-888-320-2917. Press 2 to talk to a counselor then press 1 for East Region. Counselors are available from 7:30 – 4:30 EST Monday through Friday. You may e-mail the Retirements and Benefits Division anytime at [Benefits\\_east@east.hroc.navy.mil](mailto:Benefits_east@east.hroc.navy.mil).